Fill in this information to identify the case:

Debtor 1: Erik A. Wharton

Debtor 2 (Spouse, if filing): Shari L. Merton

United States Bankruptcy Court for the: Eastern District of PA

Case number: 23-12910-mdc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Village Capital & Investment, LLC

Court claim no. (if known): 17-2

Last 4 digits of any number you use to identify the debtor's account: 2528

Date of payment change: Must be at least 21 days after date of this notice: 10/01/24

New total payment: Principal, interest, and escrow, if any: $ 2,743.08

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________________

Current escrow payment: $ 726.68 **New escrow payment:** $ 795.82

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____________________

Current interest rate: _______% **New interest rate:** _______%

Current principal and interest payment: $ _______ **New principal and interest payment:** $ _______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ____________________

Current mortgage payment: $ _______ **New mortgage payment:** $ _______

Debtor 1 Erik A. Wharton
First Name Middle Name Last Name

Case number (*if known*) 23-12910-mdc

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ [signature]
Signature

Date 08/15/2024

Print: Christina Flavin
First Name Middle Name Last Name

Title Attorney

Company Prober & Raphael, A Law Corporation

Address 28001 Smyth Dr., Unit 101
Number Street

Valencia CA 91355
City State ZIP Code

Contact phone (818) 227-0100

Email Email: cmartin@pralc.com

SPECIAL NOTICE

THE FOLLOWING NOTICE IS GIVEN TO YOU IN THE EVENT THAT THE FEDERAL FAIR DEBT COLLECTIONS ACT APPLIES TO THIS COMMUNICATION.

The following statement provides you with notice of certain rights which you may have by law. Nothing in this statement modifies or changes the hearing date or response time specified in the attached documents or your need to take legal action to protect your rights in this matter. No provision of the following statement modifies or removes your need to comply with local rules concerning the attached documents.

CONSUMER DISCLOSURE

This communication is made in an attempt to collect on a debt or judgment and any information obtained will be used for that purpose. Please be advised that if you notify Prober and Raphael within 30 days that all or a part of your obligation or judgment is disputed, then Prober and Raphael will mail to you a written verification of the obligations or judgment and the amounts owed to

Village Capital & Investment, LLC

. In addition and upon your request within 30 days, you will be provided with the name and address of the original creditor, if different from the current creditor.

VILLAGE CAPITAL & INVESTMENT LLC
P.O. Box 531667
Henderson, NV 89053

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Redacted

Online Information: www.villagecapital.com
Click "MAKE A PAYMENT"

Mon-Fri: 8:00 a.m. to 5:00 p.m. PT
Toll Free: 1-800-919-0068
Fax: 702-670-4024

Correspondence:
P.O. Box 531667
Henderson, NV 89053

Payments:
P.O. Box 679118
Dallas, TX 75267-9118

Reda
ERIK WHARTON
27 LEWIS ST
FESTERVILLE TREVOSE, PA 19053

Analysis Date:	08/02/24
Loan Number:	Redacted
Mortgagor Name:	ERIK WHARTON

Each year Village Capital & Investment, LLC reviews your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay property taxes and insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive abount the annual escrow analysis and details related to your account.

1. What is the amount of my new monthly payment starting October 01, 2024?

Payment Items	Current Payment	New Payment	Difference
Principal and Interest	$1,947.26	$1,947.26	$0.00
Escrow	726.68	748.96	22.28
Shortage/Surplus	0.00	46.86	46.86
Total Payment	**2,673.94**	**2,743.08**	**69.14**

- **Note:** If you currently use a third party bill pay service to make automatic payments, please update the amount scheduled to reflect the new payment listed above. If you are currently set up on automatic payments with Village Capital, this new amount will automatically take effect with your October payment.

2. What are the most common reasons that my escrow payment may change from year to year?

A. Increases or Decreases in Amounts Billed – The amount collected each month to be held in your escrow account may change based on increases or decreases to your property taxes, homeowner's insurance or mortgage insurance premiums. The information below compares the amounts Village Capital expected to pay this past year for each item from your escrow account to the actual amounts that were paid. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Expected Amounts Due	Actual Amounts Due	Difference
CITY TAX	$1,288.80	$1,326.43	$37.63
HAZARD INS	$1,946.00	$2,208.00	$262.00
RBP MONTHLY	$2,539.44	$2,507.16	-$32.28
SCHOOL TAX	$2,945.82	$2,945.82	$0.00
Total Annual Escrow Payments	**$8,720.06**	**$8,987.41**	**$267.35**
Monthly Escrow Payments	**$726.68**	**$748.96**	**$22.28**

B. Repayment of Escrow Shortage or Overage - According to the projections shown in Table 1 on the reverse side, your escrow account will fall below the minimum required balance of $1,080.04 in October. This results in a ***shortage of $562.29*** in your escrow account.

Projected Low Escrow Balance		Minimum Required Escrow Balance		Shortage
$336.13	*minus*	$1,080.04	*equals*	($562.29)

Please write your loan number on your check and mail this portion with your payment.

ESCROW SHORTAGE COUPON

Loan Number:Redacted
Name: ERIK WHARTON

Shortage Amount: $562.29

VILLAGE CAPITAL & INVESTMENT LLC
P.O. Box 531667
Henderson, NV 89053

You have the following options to repay your Escrow Shortage:

A. Do Nothing – The total shortage has been divided over 12 months and $46.86 will automatically be added to your monthly payment beginning October 01, 2024.

B. Repay the Escrow Shortage in Full – Please submit a check in the amount of $562.29 along with this coupon to the address listed. Your new monthly payment will be $2,696.22 once the full escrow shortage is paid in full.

Amount Enclosed $__________________

ERIK WHARTON
Loan Number: Redacted
NEW PAYMENT EFFECTIVE DATE:October 01, 2024

ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow surplus or shortage.

TABLE 1 - ACCOUNT PROJECTIONS

Month	Description	Payments Estimate	Disbursements Estimate	Total Balance	Minimum Required	Difference
	Beginning Balance			$2,004.10		
October	RBP MONTHLY	748.96	208.93	2,544.13	1,080.04	1,464.09
October	HAZARD INS	0.00	2,208.00	336.13	1,080.04	-743.91
November	RBP MONTHLY	748.96	208.93	876.16	1,080.04	-203.88
December	RBP MONTHLY	748.96	208.93	1,416.19	1,080.04	336.15
January	RBP MONTHLY	748.96	208.93	1,956.22	1,080.04	876.18
February	RBP MONTHLY	748.96	208.93	2,496.25	1,080.04	1,416.21
March	RBP MONTHLY	748.96	208.93	3,036.28	1,080.04	1,956.24
April	RBP MONTHLY	748.96	208.93	3,576.31	1,080.04	2,496.27
April	CITY TAX	0.00	1,326.43	2,249.88	1,080.04	1,169.84
May	RBP MONTHLY	748.96	208.93	2,789.91	1,080.04	1,709.87
June	RBP MONTHLY	748.96	208.93	3,329.94	1,080.04	2,249.90
July	RBP MONTHLY	748.96	208.93	3,869.97	1,080.04	2,789.93
August	RBP MONTHLY	748.96	208.93	4,410.00	1,080.04	3,329.96
August	SCHOOL TAX	0.00	2,945.82	1,464.18	1,080.04	384.14
September	RBP MONTHLY	748.96	208.93	2,004.21	1,080.04	924.17

** - Low Balance used to determine escrow overage or shortage.

Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account; however, your mortgage contract or state law may specify a lower amount. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (*) indicates a difference between the estimated and actual payments and disbursements. The letter 'E' beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

TABLE 2 - ESCROW ACTIVITY HISTORY

Month	Description	Payments Estimate	Payments Actual	Disbursements Estimate	Disbursements Actual	Actual Balance
	Beginning Balance					$2,279.42
October	RBP MONTHLY	726.68	726.68	211.62	0.00 *	3,006.10
October	HAZARD INS	0.00	0.00	1,946.00	2,208.00 *	798.10
October	RBP MONTHLY	0.00	0.00	0.00	211.62 *	586.48
November	RBP MONTHLY	726.68	726.68	211.62	0.00 *	1,313.16
November	RBP MONTHLY	0.00	0.00	0.00	211.62 *	1,101.54
December	RBP MONTHLY	726.68	726.68	211.62	0.00 *	1,828.22
December	RBP MONTHLY	0.00	0.00	0.00	211.62 *	1,616.60
January	RBP MONTHLY	726.68	726.68	211.62	208.93 *	2,134.35
February	RBP MONTHLY	726.68	726.68	211.62	0.00 *	2,861.03
February	RBP MONTHLY	0.00	0.00	0.00	208.93 *	2,652.10
March	RBP MONTHLY	726.68	726.68	211.62	0.00 *	3,378.78
March	RBP MONTHLY	0.00	0.00	0.00	208.93 *	3,169.85
March	CITY TAX	0.00	0.00	0.00	1,326.43 *	1,843.42
April	RBP MONTHLY	726.68	726.68	211.62	0.00 *	2,570.10
April	CITY TAX	0.00	0.00	1,288.80	0.00 *	2,570.10
April	RBP MONTHLY	0.00	0.00	0.00	208.93 *	2,361.17
May	RBP MONTHLY	726.68	726.68	211.62	0.00 *	3,087.85
May	RBP MONTHLY	0.00	0.00	0.00	208.93 *	2,878.92
June	RBP MONTHLY	726.68	726.68	211.62	0.00 *	3,605.60
June	RBP MONTHLY	0.00	0.00	0.00	208.93 *	3,396.67
July	RBP MONTHLY	726.68	726.68	211.62	0.00 *	4,123.35
July	RBP MONTHLY	0.00	0.00	0.00	208.93 *	3,914.42
August	RBP MONTHLY	726.68	726.68 E	211.62	208.93 E	4,432.17
August	SCHOOL TAX	0.00	0.00 E	2,945.82	2,945.82 E	1,486.35
September	RBP MONTHLY	726.68	726.68 E	211.62	208.93 E	2,004.10

If you have questions about your escrow analysis statement please contact our Mortgage Servicing Department at 1-800-919-0068.

If you have an active bankruptcy or have received a bankruptcy discharge, we are sending this for informational, legal, or compliance purposes only. We are not trying to collect against you personally. If you have questions about this communication or your obligation to pay, please contact your attorney.

VILLAGE CAPITAL & INVESTMENT LLC

Redacted

DISCLOSURES

Federal law requires us to advise you that Village Capital & Investment LLC (NMLS ID 3317) as the servicer of your loan, is responsible for collecting your payments; however, in some circumstances we may be acting as a debt collector, in those circumstances, this communication is from a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

CREDIT REPORTING
We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

IMPORTANT BANKRUPTCY NOTICE
Bankruptcy (if applicable) - To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the U.S. Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Village Capital & Investment LLC retains rights under its security instrument, including the right to foreclose its lien.

NOTICE TO CUSTOMERS
To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please contact us at:

Village Capital & Investment LLC
Attn: Customer Care Department
2550 Paseo Verde Parkway, Suite 100
Henderson, NV 89074
800-919-0068
www.villagecapital.com

Should you have any questions or concerns regarding your loan, please contact us at 800-919-0068. Our office is open Monday through Friday, 8:00 AM to 5:00 PM PST.

MINI MIRANDA
This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD STATEMENT
Pursuant to Section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD-approved housing counseling agencies by calling the HUD nationwide toll-free telephone number at (800) 569-4287.

EQUAL CREDIT OPPORTUNITY ACT NOTICE
The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers CMS' compliance with this law is the Federal Trade Commission Equal Credit Opportunity, Washington, DC 20580.

Servicemembers Civil Relief Act (SCRA) - If you or any other person on this mortgage is a servicemember or dependent of a servicemember, you may be entitled to certain protections under the Federal Servicemembers Civil Relief Act (50 U.S.C. Sec 501) regarding the servicemember's interest rate and the risk of foreclosure. Counseling for qualified individuals is available at agencies such as Military OneSource and Armed Forces Legal Assistance. To obtain information on counseling assistance, contact the OneSource Center, toll free, at (800)-342-9647 or visit their website: http://legalassistance.law.af.mil.content/locator.php.

California Property Owners - The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Additional accountings can be requested pursuant to Section 2954 of the California Civil Code.
If you are having difficulty paying your mortgage, you have a right to request that your mortgage servicer conduct an interview to review your current financial circumstances and to request available options to help you stay in your home. This interview must be scheduled within (14) days of your request. The interview may be conducted by the servicer over the telephone.

Massachusetts Property Owners - NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR. PLEASE SUBMIT YOUR WRITTEN REQUEST TO STOP SUCH COLLECTION CALLS TO Village Capital & Investment LLC, 2550 Paseo Verde Parkway, Suite 100, Henderson, NV 89074. The telephone number and hours of availability for Village Capital & Investment LLC are as follows: 800-919-0068, Monday through Friday, 8:00 AM to 5:00 PM PST.

Oregon Property Owners - Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (800-919-0068 or servicinggen@ villagecapital.com). To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

Arkansas Property Owners - Please note that Village Capital & Investment LLC is licensed in Arkansas (Mortgage Servicer License Number 109481) and that complaints about Village Capital & Investment LLC may be submitted to the Arkansas Securities Department via the Department's website (http://www.securities.arkansas.gov/) or toll-free (800-981-4429).

TEXAS MORTGAGE BANKER DISCLOSURE
CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

For those customers who reside in the State of Texas, Village Capital & Investment LLC will not recognize 3rd Party Property Tax Lien Transfers or Property Tax Deferrals. Those programs create a lien on your property which takes priority over your mortgage. A change inline position violates your mortgage agreement and we will take the necessary steps needed to ensure the mortgage lien is not at risk.

Hawaii Property Owners - Village Capital & Investment LLC is licensed by the Division of Financial Institutions for the State of Hawaii (Mortgage Servicer NMLS ID 3317). A borrower may file a complaint about Village Capital & Investment LLC with the Commissioner using the following address: Division of Financial Institutions Department of Commerce and Consumer Affairs King Kalakaua Building 335 Merchant Street, Rm. 221, Honolulu, HI 96813
If you believe your loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at (808) 586-2820 or http://cca.hawaii.gov/dfi/file-a-complaint/.

Maine Property Owners - The telephone number and hours of availability for Village Capital & Investment LLC, Inc. are as follows: 800-919-0068, Monday through Friday, 8:00 AM to 5:00 PM PST.

Utah Property Owners - As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit-reporting agency if you fail to fulfill the terms of your credit obligations.

West Virginia Property Owners - The activities of collection agencies in West Virginia are regulated by the Attorney General's Consumer Protection Division, 812 Quarrier Street, Charleston, WV 25301. Federal law prohibits agencies from contacting you about your debt if you send a letter requesting that all contacts stop.

PROOF OF SERVICE

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES:

I, Ciera Koga , certify that I am a resident of the County aforesaid; I am over the age of 18 years and not a party to the within action; my business address is 28001 Smyth Dr., Unit 101, Valencia, California 91355.

On 8/15/2024 , I served the within NOTICE OF PAYMENT CHANGE on all interested parties in this proceeding by placing true and correct copy thereof enclosed in a sealed envelope with postage prepaid in the United States Mail at Valencia, California, addressed as follows:

Erik A. Wharton
Shari L. Merton
27 Lewis St
Feasterville Trevose, PA 19053-4319

Michael A. Cibik, Esquire
Cibik Law, P.C.
1500 Walnut Street, Suite #900
Philadelphia, PA 19102

Kenneth E. West
1234 Market Street - Suite 1813
Philadelphia, PA 19107

I declare that I am employed in the office of a member of the Bar at whose direction this service was made.

I certify under penalty of perjury that the foregoing is true and correct.

Executed on 8/15/2024 at Valencia, California.

Ciera Koga